



Outline of Reimbursement for Participating Delta Dental Premier and Delta Dental PPO Dentists and Participating Group Practices

Amended Effective February 1, 2022

This document reflects a fee methodology that has been approved and is on file with the Massachusetts Division of Insurance (Fee Methodology). It explains, in general terms, the ways in which Delta Dental of Massachusetts ("Delta Dental") establishes the fees payable to its Delta Dental Premier and Delta Dental PPO participating dentists. This Outline of Reimbursement is incorporated by reference into the individual and group participating dentist agreements with Delta Dental for the Delta Dental Premier and Delta Dental PPO products.

The Delta Dental individual and group participating dentist agreements ("Agreements") are amended to remove any reference to the terms "usual," "customary," and "reasonable" (collectively, "UCR") when describing a dentist's fees in connection with a reimbursement methodology.

In place of any UCR reimbursement methodology description, the Agreements will now refer to a Maximum Plan Allowance ("MPA") fee description. The MPA means the lesser of: (1) Participating Dentist's submitted fee or (2) the maximum fee that Delta Dental approves for a given procedure in a given region and/or specialty under normal circumstances, based upon applicable Participating Dentist schedules and Delta Dental procedures.

You can access a copy of the fee methodology on the DDMA Provider Portal:

1. Go to the Delta Dental of Massachusetts Provider Portal.
<https://www.deltadentalma.com/>
2. In the "Log into Your Account" section located on the right hand side of the page click on dentists. Log into the portal.
3. Once you are logged into the DDMA Portal you will see in the upper right hand corner a section called "Related Documents".
4. Click on "Related Documents".
5. You will then see a list of downloadable documents including the Fee Methodology. (posted 1.22.2019)

You can download the Fee Methodology by clicking on the icon that looks like a sheet of paper to the left of the document title.

Delta Dental reserves the right, in its sole discretion, to change the location of the Fee Methodology on the Portal. If you are having trouble locating the Fee Methodology on the provider portal please contact Professional Relations at 617-886-1009

Section A – Participating Dentists' Fee Schedules:

If a dentist participates in both Delta Dental PPO and Delta Dental Premier, then reimbursement will be based on the network



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fee schedule associated with the member's plan.

When a dentist or group practice completes an application to join the Delta Dental Premier and/or Delta Dental PPO network, they agree to accept payment based on the applicable fee schedule or usual fee as payment in full for services provided to eligible members. All references to a "fee schedule" in Delta Dental participating dentist agreements for Delta Dental Premier and Delta Dental PPO networks shall mean the fees included in the fee schedules established as described in the Fee Methodology. All references to the "usual fee" in Delta Dental participating dentist agreements for Delta Dental Premier and Delta Dental PPO networks shall mean the fees ordinarily charged to and collected from non-member patients for a given service by a dentist or group practice, as applicable, provided that said fee may not exceed the lowest fee regularly charged or advertised to patients by that dentist or group practice for that service.

Dentists are prohibited from balance billing Delta Dental members for the difference between the fee schedule amount and the dentist's usual fee or submitted charge for covered services.

Dentists also agree to submit their usual fees to Delta Dental on claims. The fees submitted to Delta Dental must be equal to the fees charged to non-member patients for like services.

- Fee Schedules for General Practitioners:**

Dentists and group practices will receive fee schedules that are specific to the network they participate in per the methodology as described in the Fee Methodology.

- Specialty Fees:**

Dentists who have completed an advanced degree in certain specialties recognized by the American Dental Association and have been credentialed by Delta Dental of Massachusetts (DDMA) as a Specialist will be paid a specialty fee as described in the Fee Methodology.

- Annual Updates:**

The fee schedules will initially be effective beginning on September 15, 2019. For subsequent calendar years, the fee schedules will be adjusted annually per the methodology as described in the Fee Methodology. The annually adjusted fee schedules (referenced above) will then be made available to dentists at the end of each year to be effective January 1st of the following year.

- Discount:**

Beginning January 1, 2011, Delta Dental did apply a 3% discount to all fees paid to dentists or group practices. This discount was reduced to 1.8% on January 1, 2012 and was further reduced to 0% on January 1, 2013, except for a 1% discount applied in those instances when the dentist's submitted charge is equal to or less than the fee schedule allowance.

PPO Fees for DeltaCare



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For those DeltaCare services that are paid per the PPO schedule the applicable fee schedule shall be the applicable non-incentive/standard PPO fee schedule.

Section B – Benefit Plan Variations:

Under some Delta Dental benefit plans members may share the obligation to reimburse dentists a portion of their fee. If a member is responsible for a deductible or coinsurance amount or if the member participates in a plan with a set table of allowance, Delta Dental will only pay a portion of the dentist's fee. In these instances, dentists may seek directly from the member the portion of the payment that is not paid by Delta Dental up to the amount of the fee in the applicable fee schedule. The dentist may only seek the difference between the applicable fee schedule amount and the amount paid by Delta Dental from the member. The dentist is prohibited from seeking reimbursement for the difference between the applicable fee schedule amount and the dentist's usual fee or submitted charge for a covered service.

Descriptions of the reimbursement variations are:

1. Deductible:

Some of Delta Dental's plans are subject to a deductible, usually an annual amount of payment for covered services, which is the patient's responsibility before payment begins.

2. Coinsurance and Copayment:

Some of Delta Dental's plans provide that members are responsible for coinsurance which is a certain percentage of a dentist's fee schedule fee. Other Delta Dental plans provide that the member is responsible for a copayment which is a set amount paid by the member that is applied to the dentist's fee schedule fee.

3. Table of Allowance:

Delta Dental has certain plans that have a set table of allowances. The benefit is based on a fixed table amount or the charge, whichever is less, and the patient is responsible for the payment of any difference between the benefit and the dentist's fee schedule.

Section C – Additional Provisions:

Delta Dental may not refuse to contract with or compensate for covered services with an otherwise eligible health care provider solely because such provider has in good faith:

- (1) communicated with or advocated on behalf of one or more of his prospective, current or former patients regarding the provisions, terms or requirements of Delta Dental's plan as they relate to the needs of such provider's patients; or
- (2) communicated with one or more of his prospective, current or former patients with respect to the method by which such provider is compensated by Delta Dental for services provided to the patient.



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Providers are not required to indemnify Delta Dental for any expenses and liabilities, including, without limitation, judgments, settlements, attorney's fees, court costs and any associated charges, incurred in connection with any claim or action brought against Delta Dental based on Delta Dental's management decisions, utilization review provisions or other policies, guidelines or actions.